

# HOW TO ORGANIZE

A BRANCH OF THE

# UNION SUPPLY & MUTUAL BENEFIT

## CO-OPERATIVE ASSOCIATION.

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## UNION SUPPLY AND MUTUAL BENEFIT CO-OPERATIVE ASSOCIATION.

Commercial Co-operation, in the United States, is as yet but an idea, while many students of Political Economy have studied its principles, and are to a certain degree, familiar with the history of its inception and progress in Europe, none of them have ever sought to give it a practical trial in this country, by establishing a business founded on such principles.

There are numerous instances of individual societies having undertaken a partial application of the theory of Commercial Co-operation, but unfortunately they have been guided by persons, who, but imperfectly understood the nature of the work, or worse still, by persons who have sought to couple some religious or social reform, with a reform in business procedure.

### THE PRINCIPLES OF COMMERCIAL CO-OPERATION ARE WHOLLY FINANCIAL.

They have no relation to POLITICAL ISSUES, except as they may help to direct personal judgment, when financial questions are before the public.

They are related to *Social Questions*, only as they teach that each member of society is a partner in all its interests, as they secure protection for the poorest member, by considering his rights in all the details of his transactions, and as they seek to improve society by providing a way by which each person can best help himself.

They relate to *Morals* or *Theology*, only on the broad basis that they encourage *honesty, economy, industry, and the accumulation of wealth by the Masses*. Whatever does this, must tend to foster virtue and repress vice.

This statement as to its principles, is necessary to a right understanding of the means by which "Commercial Co-operation" may be promoted.

The first question to consider is,

#### WHY ORGANIZE?

1st. Because one person can "Co-operate" with another, only through an organization.

2d. Because there is no organization for the purpose, where the branch organization is desired.

3d. Because there are a multitude of organizations for "Commercial Competition," each seeking the life blood of the other, ~~and of the people~~, or so much of it as can be taken legally.

4th. Because the "Competitive System" of business encourages deception, and is founded on injustice.

5th. Because any business organized for the benefit of one person, or a limited number of persons associated as partners, or incorporated as Stock Companies, appropriates for the benefit of that person or those persons, ALL THE PROFITS OF THE BUSINESS DONE; a part of which, "in equity," belongs to the labor and the patronage which help to produce such profits.

6th. Because every person should have an opportunity to patronize that system of business which considers *his patronage a wealth producing factor*, and gives to him, *his equitable portion of the wealth produced by it*.

7th. Because an organization based on the principles of "Commercial Co-operation," is the only means of escape from the competitive system of business, which uses labor and patronage for the enrichment of the few at the expense of the many.

The foregoing reasons for organizing a Branch Association, indicate in some degree,

#### WHO SHOULD EFFECT THE ORGANIZATION?

1st. Those who believe the object sought to be just and desirable.

2d. Those who will stand by a principle they believe to be right, not fearing discouragements and ridicule.

3d. Those who will seek to promote the good of the Association, by giving it the benefit of their influence, advice and patronage.

4th. Those who feel great satisfaction in assisting the developement of right principles of business, and in seeing their correctness proven by results.

5th. Those who are not ashamed of small beginnings, and have the patience to be satisfied with a slow progress, so long as it is sound and healthful.

6th. Those who know that the establishing of a business, is of the nature of a growth, who know that *confidence* has to be acquired as well as *capital*, and who cannot be tempted to over-reach the boundary of prudent management *in the least degree*, by an undue desire to make a show in a store, or a showing in a balance sheet.

7th. Those who know that care and honesty in the production or sale of one article, is the sure foundation on which to build the production or sale of a thousand articles. Those who will only consent to add article to article in the business of the association, as it shall acquire the strength in *experience, capital and patronage*, necessary to handle them without risking a strain upon its resources or credit.

8th. Those who realize that a very important part of the business of the Association must be to illustrate by actual transactions, the workings of the principles of "Commercial Co-operation" to educate people to a proper understanding of them ; and those who would regard any failure as a personal loss to themselves and an injury to all others who may be promoting or interested in similar associations elsewhere.

#### HOW CAN THE ORGANIZATION BE EFFECTED ?

Let all persons, moved by these considerations, hold a meeting for the purpose, choose a temporary Chairman and Secretary, adopt the "By-Laws" furnished in a printed form by the "Central Organization," then elect an Executive Committee of five, to serve until the first regular annual meeting, as provided by the by-laws. This done, each person should subscribe for at least one fund certificate of the second class.

A certified copy of the minutes of the meeting should be forwarded to the Secretary of the "Central Organization."

The success of the Branch, will depend more on the character and earnestness of those who undertake it, than upon mere numbers. An organization effected by a meeting of ten persons who are determined to give the system a thorough trial, who have confidence in each other, and will stand by their undertaking, will be *more certain of success*, than one effected by a meeting of one hundred persons who will only adopt the by-laws, elect a committee, then stand back to see if "the committee" can make it a success.

A large membership is desirable only as large capital, large production, or large sales is desirable, *as the result of a healthful growth*. When business is once commenced, more care should be taken for the results shown in the "Quarterly Balance Sheet," than for an increase of membership. Each Balance Sheet should be the history of a sound progress. If it is, it will become the association's most powerful solicitor to induce an increase of membership, and will be a convincing argument on all questions touching the just distribution of wealth. A demonstration of this kind will establish the equity of the principle which, for the division of profits, recognizes capital in all its forms.

1st. MATERIAL CAPITAL, ARTICLES AND MONEY.

2d. PHYSICAL CAPITAL, LABOR.

3d. NUTRIENT CAPITAL, PATRONAGE.

"Each needs the assistance of the other."



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